

**CIVIL SERVICE  
DEPARTMENT**



**Town Hall**  
5866 Main Street  
Trumbull, Connecticut 06611

203.452.5041  
Fax: 203.452.3856

TO: ALL EMPLOYEES/RETIREES

FROM: Mary Ann Meier, Personnel Manager

DATE: May 27, 2016

RE: **GROUP HEALTH COVERAGE CHANGE AND OPEN ENROLLMENT  
FROM JULY 1, 2016-JUNE 30, 2017**

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**HEALTH COVERAGE CHANGES:**

Effective July 1, 2016, the Town of Trumbull will be changing providers and coverage for its benefits program to the State of Connecticut Partnership 2.0 plan. A summary of benefits as well as contact information is available at the following.

[http://www.osc.ct.gov/ctpartner/docs/Partnership2.0\\_benefitssummary.pdf](http://www.osc.ct.gov/ctpartner/docs/Partnership2.0_benefitssummary.pdf)

The website summarizes the State of CT partnership benefits, dental options and HEP requirements. **We strongly recommend you print these summaries and review them carefully.** There are several dental plan options; the Town has elected to offer Cigna dental \$1500 Annual Maximum Plan or Cigna Dental HMO plan.

If you don't provide a waiver by the deadline, you will be automatically enrolled in the health plan with the Cigna \$1500 dental option. If you are enrolled and desire the HMO dental option, you must complete a separate enrollment form.

It is important to understand that positive changes to eligibility occur because of this change in plan. Under the existing dental plan, coverage was only offered to dependents over 19 with college verification and ended at age 23. Under the new plan, dental coverage is provided for dependents up to age 26 without any verification of college status. This means that if your dependent is not currently covered because of the current rules they may be added to coverage as dependents up to age 26. **HOWEVER, YOU MUST COMPLETE AN ENROLLMENT FORM TO ADD THEM.** (Depending on coverage levels this may or may not increase that amount you have deducted toward insurance)

It is also important to review the HEP preventative care requirements contained in the summary. Employees and covered dependents are obligated to meet the requirements of the plan by December 31<sup>st</sup> 2017. or face monthly penalties, in addition to their regular employee contribution. The noncompliance penalty is a higher plan deductible and \$100 per month which will be deducted weekly. Once there is compliance with HEP the change reverts back the first of the following month following compliance.

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We have already had a series of meetings to answer questions regarding this plan. We have scheduled additional meetings on Tuesday, June 7<sup>th</sup> in the Town Hall Council Chambers at 1:45, 2:45 and 3:45 to answer any additional questions.

The new carriers will be as follows: for health coverage, **United/Oxford Health**, for pharmacy, **Caremark/CVS** and for dental and vision, **Cigna**. *Please be aware, you will be receiving new cards in the mail from all three carriers.* After July 1<sup>st</sup>, please use these new cards.

**OPEN ENROLLMENT CHANGES:**

The Town of Trumbull will be holding an open enrollment period from June 1<sup>st</sup> to June 10<sup>th</sup> for its Health Insurance Plan (The Plan) for plan year July 1, 2016 to June 30, 2017. The open enrollment period allows employees to elect coverage, add or remove dependents from The Plan, or drop The Plan. Medical, RX and Vision are considered one plan and selecting medical enrolls you in all three coverages. You will automatically be covered for the same level of benefits you presently have unless you notify Civil Service to change your coverage for the upcoming year. If you are currently waiving your benefits, you will need to complete the new waiver form.

If you plan to make changes to The Plan, or elect to drop The Plan, you must complete the online form at [www.trumbull-ct.gov/openenrollment](http://www.trumbull-ct.gov/openenrollment) and return to HR/Civil Service by June 10, 2016.

Please note that elections in the health plans are annual elections. Elections may not be changed during the year unless you experience a qualified family status change. Qualifying status changes are:

- Marriage or Divorce**
- Birth or adoption of a child**
- Death**
- Change in your child's dependent status**
- Change in your or your spouse's employment status**
- Change in your benefit eligibility status**

If one of these changes takes place, an employee has 31 days (61 days for birth of newborn) from the life changing event to make a benefit change. The next open enrollment period for benefits enrollment/changes will be in June 2017 for an effective date of July 1, 2017.

**Benefit enrollment/change forms can be obtained online at [www.trumbull-ct.gov/openenrollment](http://www.trumbull-ct.gov/openenrollment).**

***The deadline for making any changes or dropping coverage is June 10, 2016.***

**Please note:**

The law requires that the Town deduct withholding and F.I.C.A. (Social Security) from all payments.

Federal law now prohibits the offering of incentive to remove an employee or spouse if the person removed is enrolled in Medicare. This would make Medicare primary to any group health plan in which the person is enrolled. Violation is subject to civil monetary penalty of up to \$5,000 per violation.